



# CITY OF SAVANNAH

**Flood History:** Stormwater runoff in Savannah is hampered by flat terrain, low elevations and tidal influence from the Atlantic Ocean. These are major natural factors, common to coastal regions, that cause the City to be at risk for flooding during long periods of moderate rainfall followed or during high volume, short duration rainfall events. As a result of these factors structural flooding has occurred in the City. Flooding during major storms and hurricanes date as far back as 1871 and as recent as 2003. Particularly at risk are those structures built with a "slab-on-grade" construction technique or where garages have been converted to inhabitable space.

**You can protect your property:** Prevent from being a flood victim. You first have to know your flood hazard. Check with the City's C.R.S. Coordinator (651-6530) to find out what flood zone you are in and what the Base Flood Elevation (BFE) is for your neighborhood. Next, check with Chatham Emergency Management Agency (CEMA) at 201-4500 to find out about the flood warning system (how much warning can you expect, and what evacuation route you should use). The phone book has information about evacuation routes and emergency shelters, too.

You can take measures to protect your structure from flood water by sandbagging the entry doors. Raising the furniture and other valuables on blocks also will protect your personal property. If you have a basement, take preventive measures from flooding due to sewer backup or sump pump failure by having a check valve installed.

Next, know what options there are to retrofit your house. Retrofitting means to alter the building to eliminate or reduce flood damage. There are several options: Elevation, Flood Barriers, Dry Floodproofing, and Wet Floodproofing. There are several good references in the public libraries on retrofitting and additional documents pertaining to floodplain management topics.

**Flood Insurance:** As a coastal community, Savannah is subject to hurricanes and heavy rains. Savannah participates in the National Flood Insurance Program (NFIP). In doing so, local insurance agents can sell a Flood Insurance policy, which is separate from regular property insurance, at subsidized rates set by the Federal Government.

The Federal Government passed a law making it mandatory for owners to obtain a Flood Insurance policy if the structure is in a Special Flood Hazard Area (SFHA) and the loan is Federally backed. Flood insurance can cover the structure alone or cover a combination of the structure and contents. Renters can buy content's coverage, even if the owner does not have structural coverage. A new insurance policy is now available that assists in bringing a non compliant structure up to the NFIP standards if the building is substantially damaged or repetitively flooded. Flood Insurance is also available for structures outside the 100 year floodplain: Zone X.

The City has subscribed to the Community Rating System (C.R.S.). By doing so citizens who have flood insurance in A, AE or VE flood zones receive a discount on their policy cost. NOTE: Flood Insurance may take up to 30 days before the policy takes effect.

**Building Permits:** The City Ordinance states "No person shall perform any construction, conversion or development in areas of special flood hazards...without first obtaining a development permit from the Director of Inspections, City of Savannah." (Sec. 8-7003 a. 1). No construction, including fill, will be allowed in the mapped flood zone of the City without an engineering analysis that proves that the project will not increase flood damage elsewhere.

The City ordinance requires any new homes in the floodplain to be built at or above the Nation Flood Insurance Program (NFIP) and City's Floodplain Ordinance requirements as determined from the Flood Insurance Rate Maps (FIRM). In addition, any substantially improved or substantially damaged home must be brought up to the NFIP and City's Floodplain Ordinance requirements. This is known as the 50% Rule. The "50% Rule" states that if an existing house is below the

NFIP or any of the City's Floodplain Ordinance requirements, and the costs of repairs or renovations over a five year period, one year if the damage is caused by an "Act of God", exceeds 50% of the structure's Fair Market Value, then the dwelling's lowest finished floor must be brought up to or exceed the base flood elevation and City's Floodplain requirements. In the V and VE zone the bottom of the lowest horizontal member must be brought up to or exceed the base flood elevation and any additional City Floodplain requirements. To obtain a building permit contact your building official at the Thomas Gamble Building at 6 East Bay Street (651-6530). If you see someone filling in the floodplain or working without a building permit call 651-6530. If you have any concerns about permits please do not hesitate to call.

**Flood Warning System:** In Savannah the Chatham Emergency Management Agency (CEMA) manages the warning system. Once CEMA receives a warning of potential danger, sirens may be activated. The sirens can give as little as fifteen minutes warning time. When you hear the sirens, information can be heard on the television (WTOG, WSAV, WJCL and The Weather Channel) or the radio WCHY (94.1) on what to do. Information can be heard on the NOAA weather radio broadcast at frequency 162.40. The Chatham Emergency Management Agency has an email group reserved for information dissemination. If you would like to subscribe to CEMA\_Alert and receive important emergency information directly to your email, see CEMA Web Page at [www.CEMA.Chathamcounty.org](http://www.CEMA.Chathamcounty.org) select the CEMA\_Alert button. For additional information contact CEMA at 201-4500. More safety information can be found at [www.nws.noaa.gov](http://www.nws.noaa.gov) and [www.ready.gov](http://www.ready.gov)

**Storm Maintenance:** Besides flood insurance, you should protect your structure by ordinary preventative means. For example, do not sweep or blow yard leaves, pine needles, grass clippings or soil into the storm system. This clogs up the pipes and prevents water from draining. If your property is adjacent to a drainage ditch, please aid the city by keeping the banks clear of brush and debris. Dumping in the ditches is prohibited as stated in Savannah's City Code **Sec. 4-11004 and 5-2005**. To report someone dumping trash or debris in the canals, please report it to City's Customer Service desk at 651-6565.

**Natural and beneficial Floodplain Functions:** Under natural conditions, a flood causes little or no damage in floodplains. Nature ensures that floodplain flora and fauna can survive the more frequent inundations. This is the case with our local marshes. They are flooded daily during high tide and yet life exists without damaging the environment. Historic floodplain areas are canals, and green spaces such as the Bacon Park Golf Course and Lake Mayer. Such areas reduce flood damage by allowing flood waters to spread over a large area. This reduces flood velocities and provides flood storage to reduce peak flows downstream. Natural and historic floodplains reduce wind and wave impacts and their vegetation stabilizes soils during flooding. It is everyone's job to help preserve floodplain areas. We do this by reporting ditch obstructions and buildings being constructed in these area without a permit. See the sections **Building Permits** and **Stream Maintenance** for more information.

**Need more information:** If you would like information on of elevation certificates, flooding, flood insurance, flood zones, retrofitting, how to pick a contractor, or on-site property protection you may call Tom McDonald in the Inspection Department 651-6530. Find more information on the City's web page at [www.ci.savannah.ga.us](http://www.ci.savannah.ga.us) or [www.fema.gov](http://www.fema.gov)

### **Flood Safety**

Contact the C.R.S. Coordinator in City of Savannah Permitting and Inspections Department at 6 East Bay Street (651-6530) for free publications on how to protect your dwelling and health. In addition, you should be aware of the following personal safety tips:

- \* Do not walk through flowing water.
- \* Do not drive through a flooded area.
- \* Stay away from power lines and electrical wires.
- \* Watch for animals, especially snakes.
- \* Look before you step.
- \* Learn how to turn off your gas and electricity.
- \* Carbon monoxide exhaust kills.
- \* Clean everything that got wet.
- \* Take good care of yourself.

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